

In re:
Gabrielle M DeRose
Debtor

Case No. 23-10131-elf
Chapter 7

CERTIFICATE OF NOTICE

District/off: 0313-2
Date Rcvd: Jan 20, 2023

User: admin
Form ID: 309A

Page 1 of 3
Total Noticed: 32

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).
#	Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update. While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jan 22, 2023:

Recip ID	Recipient Name and Address
db	+ Gabrielle M DeRose, 3342 Kayford Circle, Philadelphia, PA 19114-1602
14749168	+ Christopher DeRose, 3342 Kayford Circle, Philadelphia, PA 19114-1602
14749174	#+ Fed Loan Servicing, Attn: Bankruptcy, Po Box 69184, Harrisburg, PA 17106-9184
14749180	Goldman Sachs Bank USA, Goldman Sachs Bank Usa, Philadelphia, PA 19176
14749187	+ Philadelphia Federal Credit Union, Attn: Bankruptcy, 12800 Townsend Road, Philadelphia, PA 19154-1095
14749192	+ Sable Money Inc, Attn: Bnakruptcy, 1411 Broadway Fl 16, New York, NY 10018-3471

TOTAL: 6

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
aty	Email/Text: brad@sadeklaw.com	Jan 21 2023 00:11:00	BRAD J. SADEK, Sadek and Cooper, 1500 JFK Boulevard, Ste 220, Philadelphia, PA 19102
tr	+ EDI: QLEFELDMAN.COM	Jan 21 2023 05:14:00	LYNN E. FELDMAN, Lynn E. Feldman, Trustee, 2310 Walbert Ave, Ste 103, Allentown, PA 18104-1360
smg	Email/Text: megan.harper@phila.gov	Jan 21 2023 00:12:00	City of Philadelphia, City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept, 1515 Arch Street 15th Floor, Philadelphia, PA 19102-1595
smg	EDI: PENNDEPTREV	Jan 21 2023 05:14:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Jan 21 2023 00:12:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
ust	+ Email/Text: ustregion03.ph.ecf@usdoj.gov	Jan 21 2023 00:12:00	United States Trustee, Office of United States Trustee, Robert N.C. Nix Federal Building, 900 Market Street, Suite 320, Philadelphia, PA 19107-4202
14749153	+ Email/Text: backoffice@affirm.com	Jan 21 2023 00:12:00	Affirm, Inc., Attn: Bankruptcy, 30 Isabella St, Floor 4, Pittsburgh, PA 15212-5862
14749161	+ Email/Text: backoffice@affirm.com	Jan 21 2023 00:12:00	Affirm, Inc., 650 California St Fl 12, San Francisco, CA 94108-2716
14749163	+ Email/PDF: bncnotices@becket-lee.com	Jan 21 2023 00:19:51	Amex, Correspondence/Bankruptcy, Po Box 981540, El Paso, TX 79998-1540
14749164	+ Email/Text: bankruptcy@bmgmoney.com	Jan 21 2023 00:12:00	BMG Money, 444 Brickell Avenue, Suite 250, Miami, FL 33131-2404
14749166	+ EDI: CAPITALONE.COM	Jan 21 2023 05:14:00	Capital One, Attn: Bnakruptcy, P.O. Box 30285, Salt Lake City, UT 84130-0285

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14749169	+ EDI: WFNNB.COM	Jan 21 2023 05:14:00	Comenity Bank/Victoria Secret, Attn: Bankruptcy, Po Box 182125, Columbus, OH 43218-2125
14749170	+ EDI: WFNNB.COM	Jan 21 2023 05:14:00	Comenity/Big Lots, Attn: Bankruptcy Dept, Po Box 182125, Columbus, OH 43218-2125
14749171	+ EDI: WFNNB.COM	Jan 21 2023 05:14:00	ComenityCapital, Attn: Bankruptcy Dept, Po Box 182125, Columbus, OH 43218-2125
14749172	+ EDI: WFNNB.COM	Jan 21 2023 05:14:00	Comenitycapital/bbbaby, Attn: Bankruptcy, Po Box 182125, Columbus, OH 43218-2125
14749173	+ Email/PDF: creditonebknotifications@resurgent.com	Jan 21 2023 00:09:24	Credit One Bank, Attn: Bankruptcy Department, Po Box 98873, Las Vegas, NV 89193-8873
14749182	+ EDI: CITICORP.COM	Jan 21 2023 05:14:00	Macys/fdsb, Attn: Bankruptcy, 9111 Duke Boulevard, Mason, OH 45040
14749177	+ EDI: BLUESTEM	Jan 21 2023 05:14:00	Fingerhut, Attn: Bankruptcy, 6250 Ridgewood Road, Saint Cloud, MN 56303-0820
14749178	+ EDI: BLUESTEM	Jan 21 2023 05:14:00	Fingerhut Fetti/Webbank, Attn: Bankruptcy, 6250 Ridgewood Road, Saint Cloud, MN 56303-0820
14749179	+ EDI: PHINGENESIS	Jan 21 2023 05:14:00	Genesis FS Card, Attn: Bankruptcy, Po Box 4477, Beaverton, OR 97076-4401
14749183	Email/Text: EBN@Mohela.com	Jan 21 2023 00:11:00	MOHELA, 633 Spirit Drive, Chesterfield, MO 63005
14749185	Email/Text: EBN@Mohela.com	Jan 21 2023 00:11:00	MOHELA, Attn: Bankruptcy, 633 Spirit Drive, Chesterfield, MO 63005
14749181	+ EDI: CITICORP.COM	Jan 21 2023 05:14:00	Macys/fdsb, Po Box 6789, Sioux Falls, SD 57117-6789
14749186	+ EDI: NAVIENTFKASMSERV.COM	Jan 21 2023 05:14:00	Navient Solutions Inc, Attn: Bankruptcy, P.O. Box 9500, Wilkes-Barre, PA 18773-9500
14749191	EDI: PRA.COM	Jan 21 2023 05:14:00	Portfolio Recovery Associates, LLC, 120 Corporate Blvd Ste 100, Norfolk, VA 23502
14749193	+ EDI: RMSC.COM	Jan 21 2023 05:14:00	Synch/Old Navy, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
14749194	+ Email/Text: TFS_Agency_Bankruptcy@toyota.com	Jan 21 2023 00:12:00	Toyota Financial Services, Attn: Bankruptcy, Po Box 259001, Plano, TX 75025-9001

TOTAL: 27

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
14749155	*+	Affirm, Inc., Attn: Bankruptcy, 30 Isabella St, Floor 4, Pittsburgh, PA 15212-5862
14749156	*+	Affirm, Inc., Attn: Bankruptcy, 30 Isabella St, Floor 4, Pittsburgh, PA 15212-5862
14749157	*+	Affirm, Inc., Attn: Bankruptcy, 30 Isabella St, Floor 4, Pittsburgh, PA 15212-5862
14749158	*+	Affirm, Inc., Attn: Bankruptcy, 30 Isabella St, Floor 4, Pittsburgh, PA 15212-5862
14749159	*+	Affirm, Inc., Attn: Bankruptcy, 30 Isabella St, Floor 4, Pittsburgh, PA 15212-5862
14749160	*+	Affirm, Inc., Attn: Bankruptcy, 30 Isabella St, Floor 4, Pittsburgh, PA 15212-5862
14749162	*+	Affirm, Inc., Attn: Bankruptcy, 30 Isabella St, Floor 4, Pittsburgh, PA 15212-5862
14749154	*+	Affirm, Inc., Attn: Bankruptcy, 30 Isabella St, Floor 4, Pittsburgh, PA 15212-5862
14749165	*+	BMG Money, 444 Brickell Avenue, Suite 250, Miami, FL 33131-2404
14749167	*+	Capital One, Attn: Bnakruptcy, P.O. Box 30285, Salt Lake City, UT 84130-0285
14749175	*+	Fed Loan Servicing, Attn: Bankruptcy, Po Box 69184, Harrisburg, PA 17106-9184
14749176	*+	Fed Loan Servicing, Attn: Bankruptcy, Po Box 69184, Harrisburg, PA 17106-9184
14749184	*P++	MOHELA, CLAIMS DEPARTMENT, 633 SPIRIT DRIVE, CHESTERFIELD MO 63005-1243, address filed with court; MOHELA, 633 Spirit Drive, Chesterfield, MO 63005
14749188	*+	Philadelphia Federal Credit Union, Attn: Bankruptcy, 12800 Townsend Road, Philadelphia, PA 19154-1095

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14749189	*+	Philadelphia Federal Credit Union, Attn: Bankruptcy, 12800 Townsend Road, Philadelphia, PA 19154-1095
14749190	*+	Philadelphia Federal Credit Union, Attn: Bankruptcy, 12800 Townsend Road, Philadelphia, PA 19154-1095
14749195	*+	Toyota Financial Services, Attn: Bankruptcy, Po Box 259001, Plano, TX 75025-9001

TOTAL: 0 Undeliverable, 17 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jan 22, 2023

Signature: /s/Gustava Winters

Information to identify the case:

Debtor 1:	Gabrielle M DeRose	Social Security number or ITIN:	xxx-xx-2029
	First Name Middle Name Last Name	EIN:	--_-----
Debtor 2:		Social Security number or ITIN:	-----
(Spouse, if filing)	First Name Middle Name Last Name	EIN:	--_-----
United States Bankruptcy Court:	Eastern District of Pennsylvania	Date case filed for chapter:	7 1/18/23
Case number:	23-10131-elf		

Official Form 309A (For Individuals or Joint Debtors)

Notice of Chapter 7 Bankruptcy Case -- No Proof of Claim Deadline

10/20

****Debtor's Photo ID & Social Security Card Must Be Presented at 341 Hearing****

For the debtors listed above, a case has been filed under chapter 7 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors or the debtors' property. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

The debtors are seeking a discharge. Creditors who assert that the debtors are not entitled to a discharge of any debts or who want to have a particular debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office within the deadlines specified in this notice. (See line 9 for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at <https://pacer.uscourts.gov>).

The staff of the bankruptcy clerk's office cannot give legal advice.

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

	About Debtor 1:	About Debtor 2:
1. Debtor's full name	Gabrielle M DeRose	
2. All other names used in the last 8 years		
3. Address	3342 Kayford Circle Philadelphia, PA 19114	
4. Debtor's attorney Name and address	BRAD J. SADEK Sadek and Cooper 1500 JFK Boulevard Ste 220 Philadelphia, PA 19102	Contact phone 215-545-0008 Email: brad@sadeklaw.com
5. Bankruptcy trustee Name and address	LYNN E. FELDMAN Lynn E. Feldman, Trustee 2310 Walbert Ave Ste 103 Allentown, PA 18104	Contact phone 610-530-9285 Email: trustee.feldman@rcn.com

For more information, see page 2 >

Debtor **Gabrielle M DeRose**

Case number **23-10131-elf**

<p>6. Bankruptcy clerk's office</p> <p>Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at https://pacer.uscourts.gov.</p>	<p>900 Market Street Suite 400 Philadelphia, PA 19107</p>	<p>Hours open: Philadelphia Office --- 9:00 A.M. to 4:00 P.M.; Reading Office --- 9:00 A.M. to 4:00 P.M.</p> <p>Contact phone (215)408-2800</p> <p>Date: 1/20/23</p>
<p>7. Meeting of creditors</p> <p>Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so.</p>	<p>March 8, 2023 at 09:40 AM</p> <p>The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket.</p>	<p>Location: Section 341 Meeting will be conducted by telephone. Please consult the docket or contact the trustee appointed to the case for access or call-in information.</p>
<p>8. Presumption of abuse</p> <p>If the presumption of abuse arises, you may have the right to file a motion to dismiss the case under 11 U.S.C. § 707(b). Debtors may rebut the presumption by showing special circumstances.</p>	<p>The presumption of abuse does not arise.</p>	
<p>9. Deadlines</p> <p>The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines.</p>	<p>File by the deadline to object to discharge or to challenge whether certain debts are dischargeable:</p> <p>Filing deadline: 5/8/23</p> <p>You must file a complaint:</p> <ul style="list-style-type: none"> • if you assert that the debtor is not entitled to receive a discharge of any debts under any of the subdivisions of 11 U.S.C. § 727(a)(2) through (7), or • if you want to have a debt excepted from discharge under 11 U.S.C § 523(a)(2), (4), or (6). <p>You must file a motion:</p> <ul style="list-style-type: none"> • if you assert that the discharge should be denied under § 727(a)(8) or (9). <hr/> <p>Deadline to object to exemptions:</p> <p>The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection.</p> <p>Filing deadline: 30 days after the conclusion of the meeting of creditors</p>	
<p>10. Proof of claim</p> <p>Please do not file a proof of claim unless you receive a notice to do so.</p>	<p>No property appears to be available to pay creditors. Therefore, please do not file a proof of claim now. If it later appears that assets are available to pay creditors, the clerk will send you another notice telling you that you may file a proof of claim and stating the deadline.</p>	
<p>11. Creditors with a foreign address</p>	<p>If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadlines in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.</p>	
<p>12. Exempt property</p>	<p>The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at https://pacer.uscourts.gov . If you believe that the law does not authorize an exemption that the debtors claim, you may file an objection. The bankruptcy clerk's office must receive the objection by the deadline to object to exemptions in line 9.</p>	